cover almost all issues concerning credit card operations like interest and other charges, use of Direct Sales Agents (DSAs)/Direct Marketing Agents (MDAs), protection of consumer rights, redressal of grievances etc. Further, pursuant to the Annual Policy Statement for the year 2006-07, RBI has issued instructions to all the commercial banks on 16.05.2006 to display and update, in their offices/branches as also on their website, the details of various service charges in a format to be approved by the Reserve Bank. The banking Ombudsman Scheme, 2006 notified w.e.f. 1st January, 2006 enlarges the scope of the scheme to cover customer complaints in areas such as leying service charges without prior notice to the customer and non-adherence to the Fair Practices Code as adopted by the banks, credit card complaints, deficiency in providing the services assured by the banks and their agents etc.

(c) In the Credit Card guidelines banks have, *inter-alia,* been advised to adhered to the fair practices in debt collection. Banks and their agents should not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their debt collection efforts. Besides, the bank should ensure that the DSAs engaged by them for marketing their credit card products scrupulosly adhere to the Code of Conduct for Credit Card operations of the bank. Violation of the guidelines can invite penal action by RBI.

Raising of funds from global markets

4001. SHRI B.J. PANDA: Will the Minister of FINANCE be please to state:

(a) whether it is a fact that Indian companies have raised Rs. 75,000 crores from global markets in 2005;

(b) if so, the details thereof;

(c) whether this trend will persist in 2006 as well;

(d) whether it is also a fact that there is a strong foreign appetite for India Assets and investors are seeing value in Indian companies; and

(e) if so, what is the action plan of the Central Government to further boost this trend?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (e) Capital flows to India have

been encouraging on the back of sustained economic growth, positive investment climate and robust capital market in India. The inflows in the recent past are set out in the Table below:

(Rs. crore)

Year	Inflows			
	ECBs	ADRs/GDRs	FDI	Total
2004-05	38,279	2,754	25,159	66,192
2005-06 (April-Dec.)	39,216	8,8766	23,530	71,512

ECBs - External Commercial Borrowings
ADRs - American Depository Receipts
GDRs - Global Depository Receipts
FDI-Foreign Direct Investment

Rebate in Excise duty to Orissa, Jharkhand and Chhattisgarh

4002. MS. PRAMILA BOHIDAR:
SHRI B.J. PANDA:

Will the Minister of FINANCE be please to state:

(a) whether it is a fact that the Industry has requested Government to provide rebate in excise duty to the under developed States such as Orissa, Jharkhand and Chhattisgarh;

(b) if so, the details thereof;

(c) whether the Industry has also requested for Income Tax exemption and other financial relief to the corporate houses in these States for their healthy growth; and

(d) if so, the details thereof with an action plan of the Central Government to consider these proposals in a time-bound manner to improve the economy of the above regions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Many States have been requesting for various concessions including central excise exemption to their industries in view of exemption provided to special category States.